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DATE: February 28, 2003
TO: Examiner Steven. T. Waslychak

GROUP 3624

COMPANY: United States Patent & Trademark Office
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FROM: RASHIDA A. KARMALI

No. of Pages: 14

MESSAGE: RE: AMENDMENT AFTER FINAL and
Declaration Under 37CFR 1.132

US Serial No 09/523,789,
by Karim Asani.

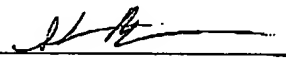
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37 CFR 1.8

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I hereby certify that this document is being facsimile transmitted to the
United States Patent and Trademark Office on 28th February 2003, at
Fax No 703-305-3597, to the Attention of Examiner Steven R.
Waslychak, under 37 CFR 1.0.

By: Shaun Mulreed 

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2003

GROUP 3600

Docket N 121.002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Asani, Karim

Serial No.: 09/523,789

Art Unit: 3624

Filed: March 13, 2000

Examiner: Waslychak, Steven R

**For: METHOD AND SYSTEM FOR SECURE FINANCIAL TRANSACTION IN
ELECTRONIC COMMERCE****Amendment under 37 C.F.R. § 1.116 and Declaration under § 1.132**

Commissioner for Patents

Washington, D.C. 20231

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Sir:

In response to the Office Action dated January 14, 2003 applicant files this Declaration and Amendment. Claims 1,7,10,11, and 12 have been amended; no new material has been added.

In the Claims

1. (Twice Amended) A data processing system for executing an e-financial transaction for an account, without disclosing any personal financial information, having at least one customer specified secure parameter, comprising: